

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

CHESTER A. LUSZCZ, ESQUIRE
429 White Horse Pike
Haddon Heights, NJ 08035
(856) 547-5510
CL5998

In Re: RONALD G. PILARCHIK,



Order Filed on April 14, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 23-16277-JNP

Adv. No.:

Hearing Date: 4/15/25 @ 11:00 A.M.

Judge: Jerrold N. Poslusny, Jr.

**CONSENT ORDER ALLOWING FOR CURE OF
HOMEOWNER'S ASSOCIATION ARREARS TO THE
TOWNHOMES AT ST. REGIS WALK ASSOCIATION, INC.**

The relief set forth on the following pages, numbered two (2) and three (3) is hereby **ORDERED**.

.....

DATED: April 14, 2025

A handwritten signature in black ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtors: Ronald G. Pilarchik and Leah J. Pilarchik

Case No.: 23-16277-JNP

Caption of Order: **CONSENT ORDER ALLOWING FOR CURE OF HOMEOWNER'S
ASSOCIATION ARREARS TO THE TOWNHOMES AT ST. REGIS WALK
ASSOCIATION, INC.**

Upon the Creditor's Certification of Default filed by secured creditor, Townhomes at St. Regis Walk Association, Inc., for relief from the automatic stay, with the consent of the debtor, Ronald G. Pilarchik, and for good cause shown;

IT IS ON THIS day of , 2025,

ORDERED that the debtor, Ronald G. Pilarchik, is allowed to cure the post-petition arrears for homeowner association fees, late fees and attorney fees as of April 10, 2025, in the amount of \$4,803.71, plus attorney fees for this certification of default in the amount of \$500.00;

IT IS FURTHER ORDERED that the arrears of \$5,303.71 will be paid by the debtor outside the plan directly to the Townhomes at St. Regis Walk Association, Inc. by sending the same to their property management company, Realty Solutions, LLC, located at: 415 South White Horse Pike, Suite 2, Audubon, NJ 08106, or making payment on the portal as follows: the first payment of \$2,400.00 on April 14, 2025; the second payment of \$483.95 on May 1, 2025; the third payment of \$483.95 on June 1, 2025; the fourth payment of \$483.95 on July 1, 2025; the fifth payment of \$483.95 on August 1, 2025; the sixth payment of \$483.95 on September 1, 2025, and the final payment of \$483.95 on October 1, 2025.

IT IS FURTHER ORDERED that the debtor, Ronald G. Pilarchik, will resume his monthly payments in the current amount of \$190.00, to be paid directly to the Townhomes at St. Regis Walk Association, Inc., beginning on May 1, 2025 and will keep current in his said monthly payments.

IT IS FURTHER ORDERED that in the event the debtor fails to make a payment called for in this Order within thirty (30) days of its due date, the secured creditor may submit a certification of default and a proposed order for relief from the automatic stay to the court and serve a copy of such certification of default upon the debtor and his counsel. Fourteen (14) days after receipt of the certification of default, the Court will enter an order granting the secured party relief from the automatic stay unless the debtors have filed an objection to the certification of default specifying reasons for the objection; in which case the Court will set a hearing on the objection.

The movant shall serve this Order on the debtors, debtors' counsel, the trustee, and any other party who entered an appearance on this motion.

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Debtor: Ronald G. Pilarchik and Leah J. Pilarchik

Case No.: 23-16277-JNP

Caption of Order: **CONSENT ORDER ALLOWING FOR CURE OF HOMEOWNERS
ASSOCIATION ARREARS TO THE TOWNHOMES AT ST. REGIS WALK
ASSOCIATION, INC.**

/S/ Stacey L. Mullen

DATED: 4/11/25

STACEY L. MULLEN, ESQUIRE

Attorney for Debtor,

Ronald G. Pilarchik

/S/ Chester A. Luszcz

DATED: 4/11/25

CHESTER A. LUSZCZ, ESQUIRE

Attorney for Creditor,

Townhomes at St. Regis Walk Association, Inc.

With a copy of this Order to:

Chester A. Luszcz, Esquire

429 White Horse Pike

Haddon Heights, NJ 08035

In re:
Ronald G. Pilarchik
Debtor

Case No. 23-16277-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Apr 14, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2025:

Recip ID	Recipient Name and Address
db	+ Ronald G. Pilarchik, 827 St. Regis Court, Mantua, NJ 08051-2046

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Chester A. Luszc	on behalf of Creditor Townhomes at St Regis Walk Assn Inc luszc@comcast.net bluszc@comcast.net
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Stacey L. Mullen	on behalf of Debtor Ronald G. Pilarchik smullen@comcast.net

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Apr 14, 2025

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7